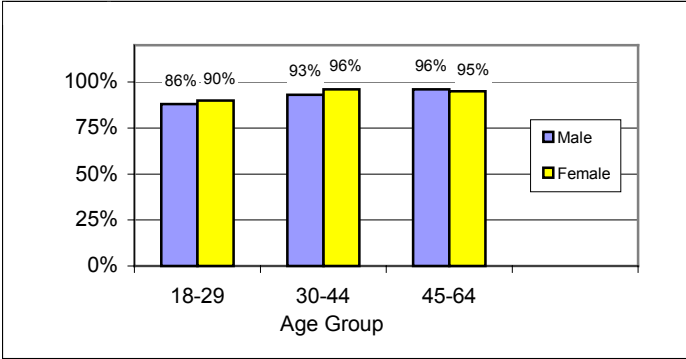


EMPLOYMENT AND HEALTH INSURANCE AMONG WORKING-AGE ADULTS
Wisconsin 2001

This publication summarizes Wisconsin information on employment and health insurance among working-age adults (ages 18-64). It is based on new questions added to the Family Health Survey in 2001. Results represent the 3.2 million adults of working age living in Wisconsin households.

Current Health Insurance Status among Adults 18-64 ^a		
Age Group	Insured	Uninsured
All 18-64	93%	7%
18-29	88	12
30-44	94	6
45-64	95	4

**Percent Currently Insured
by Age Group and Sex, Adults 18-64**

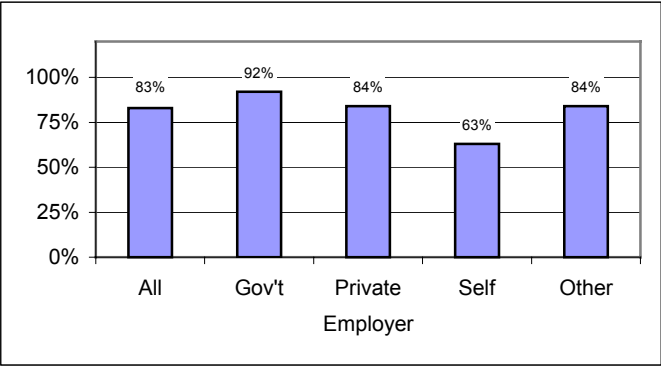


Employment Status among Adults 18-64				
Age Group	Works for Employer	Self-Employed	Both	Not Employed ^b
			Employer and Self-Employed	
All 18-64	71%	8%	3%	18%
18-29	76	3	2	19
30-44	76	9	4	11
45-64	64	10	3	23

Sector of Employment among Employed Adults 18-64				
Age Group	Private Employer	Government	Self-Employed	Non-Profit and Other
All Employed (18-64)	66%	14%	10%	9%
18-29	77	11	4	8
30-44	67	14	11	8
45-64	58	17	14	10

Type of Insurance Coverage among Employed Adults 18-64 ^c				
Age Group	Employer-sponsored ^d	Other Private ^d	Medicaid Only	Uninsured
All Employed	83%	8%	2%	6%
18-29	69	15	5	11
30-44	88	5	2	5
45-64	88	7	1	4

**Percent of Employed Adults 18-64 with
Employer-Sponsored Insurance Coverage by Employment Sector**



Insurance Coverage by Employment Sector and Poverty Status among Employed Adults 18-64			
	Insured, Policyholder ^e	Insured, Not Policyholder	Uninsured
All Employed (18-64)	59%	35%	6%
Sector			
Government	73	25	2
Private	60	34	6
Self-employed	28	60	12
Non-profit and other	62*	35	3
Poverty Status ^f			
Poor	16*	55*	28*
Near Poor	48	36	15
Not Poor	62	34	4

Contribution to Employer-Sponsored Insurance Premium by Employed Adults 18-64 ^g			
Sector	Employee Pays All	Employee Pays Some	Employee Pays None
Employed Policyholders (18-64)	8%	68%	21%
Government	6	58	33
Private	8	71	17
Non-profit and other	6	68*	22*

* Confidence interval is greater than +/- 5% (see notes).

Employer-Sponsored Insurance Not Offered, Offered and Taken, or Offered and Declined by Employed Adults 18-64 ^h			
	Not Offered	Offered, Taken	Offered, Declined
All Employed (18-64) ^h	17%	62%	19%
Sector			
Government	12	73	14
Private	18	60	20
Non-profit and other	16	62*	20
Employer Size			
2-50 employees	32	43	24
51 or more employees	10	72	17
Full-Time/Part-Time ⁱ			
Full-time	10	70	19
One part-time job	65	10	19
Age Group			
18-29	32	48	16
30-44	12	67	21
45-64	13	68	19
Poverty Status ^f			
Poor	51*	17*	25*
Near Poor	27	53	17
Not Poor	14	65	19
Insurance Status			
Insured	15	66	18
Not insured through this employer	53*	0	39*

Notes:

Totals may not equal 100% due to rounding or missing data.

Confidence intervals for all percentage estimates are less than +/- 5% except for those indicated with an asterisk (*).

^a Insurance status at the time of the survey interview in 2001. Interviews were conducted throughout the year. Includes public and private coverage.

^b Includes homemakers, students, those with disabilities, and those who are retired, work only occasionally or are unemployed.

^c Includes the self-employed.

^d Includes those who also have Medicaid or BadgerCare. The covered adult might not be the policyholder.

^e "Policyholder" is the person whose name appears on the insurance policy.

^f Based on Federal Poverty Levels (FPL) for household income and size: Poor=<100% of FPL, Near-Poor=100-199% of FPL, Not Poor=200% of FPL and above. See details in the insurance report at the Web site below.

^g Includes only those with employer-sponsored insurance who are policyholders. Excludes the self-employed.

^h Excludes the self-employed.

ⁱ Excludes those employed in two part-time jobs because the sample size is too small (fewer than 100 cases).

See the report, "Wisconsin Health Insurance Coverage, 2001" at <http://www.dhfs.state.wi.us/stats/healthinsurance.htm> for data about Wisconsin household residents of all ages.

TECHNICAL NOTES

The Family Health Survey (FHS) is a representative, statewide telephone survey of Wisconsin household residents of all ages. The FHS collects information about health insurance coverage, health status, health conditions, and use of health care services. This report presents data on employment and health insurance among persons of “working age;” that is, ages 18 to 64.

Trained interviewers telephone a random sample of households and ask to speak with the household member most knowledgeable about the health of all household members. This respondent provides information for all people living in the household at the time of the interview. Results are weighted to account for both nonresponse and sample design, and to adjust for the age-sex distribution of Wisconsin’s household population. The survey was designed by the Bureau of Health Information. Survey sampling and interviewing were conducted by the University of Wisconsin Survey Center.

The Wisconsin State Planning Grant through the U.S. Department of Health and Human Services, Health Resources and Services Administration, provided funds to expand the survey in 2001. This grant was used in part to double the usual sample size from January through June, and to add new questions about employment and employer-sponsored health insurance from January through December. The 2001 FHS interviewed respondents in 3,644 households; these households included 9,549 persons, including 5,789 adults ages 18-64. Most of the data in this report are taken from responses to the new questions about employment and employer-sponsored insurance. These include:

- *Are you now employed at a job or business?*
- *Are you working for an employer, self-employed or both?*
- *Do you have more than one employer?*
- *Which do you consider to be your main job?*
- *Is your employer the government, a private company, a non-profit organization or something else?*
- *At the place where you work, do you think the number of people employed is less than 51 or more than 51?*
- *How many hours per week do you usually work on this job?*
- *Do you now have health insurance from this employer or through a union with this employer, or not?*
- *Has this employer or the union offered you health insurance?*
- *Do you pay all, part or none of the cost of the premiums for this health insurance?*

For additional information about the Family Health Survey, phone Judith Witt at 608/267-7264, or e-mail wittjk@dhfs.state.wi.us. To view this report, other health insurance and health data online, visit <http://www.dhfs.state.wi.us/stats/index.htm>.

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New Findings from the Bureau of Health Information

Employment and Health Insurance among Working-Age Adults 2001

Division of Health Care Financing
Department of Health and Family Services